

WHAT IS CLAIMED IS:

1. A system that may be used by a bank customer to request and dispense a negotiable instrument, said system comprising:

a bank computer;

5 a communication network connected to said bank computer;

a device that is in communication with said bank computer through said communication network and that is used by the bank customer to submit a
10 request for the negotiable instrument to said bank computer, said request including a dispenser designation that does not designate said device; and
an instrument dispenser that is in communication with said bank computer through said
15 communication network, that is designated by said dispenser designation, and that receives information from said bank computer that enables said instrument dispenser to dispense the negotiable instrument.

2. The system of claim 1, wherein said device is a customer telephone.

3. The system of claim 1, wherein said device is a customer computer.

4. The system of claim 1, wherein said device is a fixed-location dispenser.



portable, hand-held dispenser to operate as a telephone upon said telephone mode command being received at said microprocessor from the bank customer through said keypad.

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1 29. The portable, hand-held dispenser of claim 27, further comprising an external device interface which is used to transmit data from said portable, hand-held dispenser to an external device.

30. A method for requesting and dispensing a negotiable instrument, said method comprising:

generating at least part of a request for a negotiable instrument using a device, wherein
5 said at least a part of a request includes a designation of a designated instrument dispenser that is not said device;

submitting said at least a part of a request to a bank computer through a communication
10 network from said device; and

receiving information from said bank computer through said communication network at said designated instrument dispenser that enables said
15 designated instrument dispenser to dispense the negotiable instrument.

31. The method of claim 30, wherein said device is a customer telephone.

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6 / 58. The method of claim ⁴~~56~~, further
comprising transmitting data from said portable, hand-
held dispenser to an external device through an
external device interface in said portable, hand-held
5 dispenser.

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62

5. The system of claim 1, wherein said device is a portable, hand-held dispenser.

6. The system of claim 1, wherein said instrument dispenser is a receive-only dispenser.

7. The system of claim 1, wherein said instrument dispenser is a fixed-location dispenser.

8. The system of claim 1, wherein said instrument dispenser is a portable, hand-held dispenser.

9. A system that may be used by a bank customer to request and dispense a negotiable instrument, said system comprising:

a device that is used by the bank customer to generate and submit a voice request for the negotiable instrument;

a communication network; and

a bank computer that is connected to said communication network, that is in communication with said device through said communication network, and that receives and processes said voice request for the negotiable instrument.

10. The system of claim 9, wherein said device is also used to receive information from said

bank computer that enables said device to dispense the negotiable instrument.

11. The system of claim 9, further comprising an instrument dispenser that is in communication with said bank computer through said communication network and that receives information
5 from said bank computer that enables said instrument dispenser to dispense the negotiable instrument.

12. The system of claim 9, wherein said bank computer receives said voice request through a voice recognition system that is associated with said bank computer.

13. The system of claim 9, wherein said bank computer receives said voice request through an entry made into a terminal connected to said bank computer by a bank employee that is in communication with the bank
5 customer.

14. The system of claim 9, wherein said device is a customer telephone.

15. The system of claim 9, wherein said device is a fixed-location dispenser that is operating in a telephone operating mode.

16. The system of claim 9, wherein said device is a portable, hand-held dispenser that is operating in a telephone operating mode.

17. A system that may be used by a bank customer to request and dispense a negotiable instrument, said system comprising:

a device that is used by the bank
5 customer to generate and submit a Dual Tone Multi-Frequency tone request for the negotiable instrument;
a communication network; and
a bank computer that is connected to
said communication network, that is in communication
10 with said device through said communication network,
and that receives and processes said Dual Tone Multi-Frequency tone request for the negotiable instrument.

18. The system of claim 17, wherein said device is also used to receive information from said bank computer that enables said device to dispense the negotiable instrument.

19. The system of claim 17, further comprising an instrument dispenser that is in communication with said bank computer through said communication network and that receives information
5 from said bank computer that enables said instrument dispenser to dispense the negotiable instrument.

20. The system of claim 17, wherein said device is a customer telephone.

21. The system of claim 17, wherein said device is a fixed-location dispenser that is operating in a telephone operating mode.

22. The system of claim 17, wherein said device is a portable, hand-held dispenser that is operating in a telephone operating mode.

23. A system that may be used to request and dispense a negotiable instrument, said system comprising:

a bank computer;

5 a communication network connected to said bank computer; and

an instrument dispenser that is in communication with said bank computer through said communication network, that receives dispensing
10 information from said bank computer that enables said instrument dispenser to dispense the negotiable instrument, and that receives change information from said bank computer that controls how said instrument dispenser processes said dispensing information.

24. The system of claim 23, wherein said change information disables said instrument dispenser from being able to dispense the negotiable instrument.

25. The system of claim 23, wherein said change information modifies an item of said dispensing information.

26. A system that may be used to request and dispense a negotiable instrument to an instrument recipient, said system comprising:

a bank computer;

5 a communication network connected to said bank computer; and

an instrument dispenser that is in communication with said bank computer through said communication network, that receives dispensing
10 information from said bank computer that enables said instrument dispenser to dispense the negotiable instrument, and that allows the recipient to defer dispensing of the negotiable instrument for a period of
15 time after said dispensing information has been received.

27. A portable, hand-held dispenser that allows a bank customer to request and dispense a negotiable instrument, said dispenser comprising:

Sub A17

a radio frequency transceiver that is
5 capable of receiving dispensing information for the
negotiable instrument from a bank computer through a
wireless communication link;

a microprocessor that is connected to
said radio frequency transceiver, that receives said
10 dispensing information from said radio frequency
transceiver, and that generates printing information
based upon said dispensing information;

a printer that is connected to said
microprocessor, that receives said printing information
15 from said microprocessor, and that prints the
negotiable instrument when said printing information is
received from said microprocessor;

a battery that provides power to said
microprocessor, said radio frequency transceiver, and
20 said printer; and

a dispenser body that houses said radio
frequency transceiver, said microprocessor, said
printer, and said battery, and that is a size and
weight that allows said dispenser to be carried in a
25 single hand of the bank customer.

28. The portable, hand-held dispenser of
claim 27, further comprising a keypad that is connected
to said microprocessor and that allows the bank
customer to submit a telephone mode command to said
5 microprocessor, wherein said microprocessor causes said

32. The method of claim 30, wherein said device is a customer computer.

33. The method of claim 30, wherein said device is a fixed-location dispenser.

34. The method of claim 30, wherein said device is a portable, hand-held dispenser.

35. The method of claim 30, wherein said instrument dispenser is a receive-only dispenser.

36. The method of claim 30, wherein said instrument dispenser is a fixed-location dispenser.

37. The method of claim 30, wherein said instrument dispenser is a portable, hand-held dispenser.

38. A method for requesting and dispensing a negotiable instrument, said method comprising:

generating and submitting a voice request for the negotiable instrument to a bank computer through a communication network using a device; and

receiving and processing said voice request for the negotiable instrument.

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39. The method of claim 38, further comprising receiving information at said device from said bank computer that enables said device to dispense the negotiable instrument.

40. The method of claim 38, further comprising receiving information at an instrument dispenser that is communication with said bank computer through said communication network that enables said
5 instrument dispenser to dispense the negotiable instrument.

41. The method of claim 38, wherein said receiving said voice request comprises receiving said voice request through a voice recognition system that is associated with said bank computer.

42. The method of claim 38, wherein said receiving said voice request comprises receiving said voice request through an entry made into a terminal connected to said bank computer by a bank employee that
5 is in communication with the bank customer.

43. The method of claim 38, wherein said device is a customer telephone.

44. The method of claim 38, wherein said device is a fixed-location dispenser that is operating in a telephone operating mode.

45. The method of claim 38, wherein said device is a portable, hand-held dispenser that is operating in a telephone operating mode.

46. A method for requesting and dispensing a negotiable instrument, said method comprising:
generating and submitting a Dual Tone Multi-Frequency tone request for the negotiable
5 instrument to a bank computer through a communication network using a device; and
receiving and processing said Dual Tone Multi-Frequency tone request for the negotiable instrument.

47. The method of claim 46, further comprising receiving at said device information from said bank computer that enables said device to dispense the negotiable instrument.

48. The method of claim 46, further comprising receiving information at an instrument dispenser that is communication with said bank computer through said communication network that enables said

5 instrument dispenser to dispense the negotiable instrument.

49. The method of claim 46, wherein said device is a customer telephone.

50. The method of claim 46, wherein said device is a fixed-location dispenser that is operating in a telephone operating mode.

51. The method of claim 46, wherein said device is a portable, hand-held dispenser that is operating in a telephone operating mode.

52. A method for requesting and dispensing a negotiable instrument, said method comprising:

receiving dispensing information at an instrument dispenser from a bank computer through a
5 communication network that enables said instrument dispenser to dispense the negotiable instrument; and receiving change information from said bank computer that controls how said instrument dispenser processes said dispensing information.

53. The method of claim 52, further comprising disabling said instrument dispenser from being able to dispense the negotiable instrument in response to receiving said change information.

54. The method of claim 52, further comprising altering an item of said dispensing information in response to receiving said change information.

55. A method for requesting and dispensing a negotiable instrument to an instrument recipient, said method comprising:

receiving dispensing information from a
5 bank computer that enables an instrument dispenser to dispense the negotiable instrument;

receiving a request from the instrument recipient to defer dispensing of the negotiable instrument; and

10 deferring dispensing of the negotiable instrument for a period of time after said dispensing information has been received.

56. A method for requesting and dispensing a negotiable instrument in a portable, hand-held dispenser, said method comprising:

receiving dispensing information for the
5 negotiable instrument from a bank computer through a wireless communication link using a radio frequency transceiver;

Sub A27

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receiving said dispensing information
from said radio frequency transceiver at a
10 microprocessor;
generating printing information based
upon said dispensing information using said
microprocessor;
receiving said printing information from
15 said microprocessor at a printer;
printing the negotiable instrument using
said printer when said printing information is received
from said microprocessor;
providing power to said microprocessor,
20 said radio frequency transceiver, and said printer
using a battery; and
housing said radio frequency
transceiver, said microprocessor, said printer, and
said battery in a dispenser body that is a size and
25 weight that allows said portable, hand-held dispenser
to be carried in a single hand of a bank customer.

57. The method of claim 56, further
comprising operating said portable, hand-held dispenser
as a telephone upon a telephone menu selection being
received at said microprocessor from the bank customer
5 through a keypad.